

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Michael A. Zorbas** : Case No. 14-22689-JAD  
**dba Jordan's Restaurant and Pizzeria** : Chapter: 13  
*Debtor(s)* :

Nationstar Mortgage LLC  
*Movant,* : Related to Claim No. 4

v. :  
Michael A. Zorbas :  
Ronda J. Winnecur, Esq., Trustee :  
*Respondent.* :

## ORDER

**AND NOW**, this **19th day of July, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **Nationstar Mortgage LLC** at Claim No. 4 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that ***on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change*** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an ***AMENDED CHAPTER 13 PLAN***;
- (2) a ***DECLARATION*** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an ***OBJECTION*** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing.*** HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Michael A. Zorbas  
 Debtor

Case No. 14-22689-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lkat  
 Form ID: 237

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2016.

db +Michael A. Zorbas, 104 Sunrise Court, Harrisville, PA 16038-1432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 Daniel P. Foster on behalf of Debtor Michael A. Zorbas dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
 Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 5